PLANET SCUBA
DID YOU KNOW...
WE OFFER A COMPLETE SELECTION OF:
•Swim & Travel wear for all ages •Underwater Cameras
•Snorkeling gear and Prescription goggles
Come down today!
1172 ALBERT ST. 586–4757

MAKING A HOBBIT OF SPECIAL EFFECTS

PETER JACKSON'S NEW ZEALAND STUDIO IS AT THE HEART OF HIS EPIC FILMMAKING EMPIRE PAGE 7

REGIONAL metro®

Tuesday, November 27, 2012

News worth sharing.

metronews.ca | twitter.com/metroregina | facebook.com/metroregina

Postcards challenge expected changes to labour legislation

Sending a message.
Union says province's 3-month consultation period not long enough

JANE CAULFIELD
Metro in Saskatoon

A union representing 12,000 workers in Saskatchewan stuffed the government's mailbox with nearly 2,000 postcards yesterday.

But these postcards aren't bringing greetings from a tropical vacation — members from the Service Employees International Union–West (SEIU–West) handed over the protest postcards at the Saskatoon cabinet office on Monday expressing concerns about expected changes to labour legislation.

"We have no problem with fixing essential services. We have no problem with reviewing labour legislation," said union president Barbara Cape. "But we think it should be done in a more widespread, encompassing manner so that everybody gets a chance to be involved in the conversation."

Cape said there will be harsh consequences for workers if new labour legislation is passed too quickly and a three-month consultation period with unions and workers wasn't long enough.

The province has been working to fix its essential-services legislation after a Queen's Bench judge ruled in February that current law was unconstitutional. While examining this particular legislation the ministry made plans to overhaul 15 separate pieces of workplace-related laws in one omnibus labour bill, expected to be introduced in legislature later this fall.

The ministry said listening to concerns are necessary when writing new legislation, especially to avoid or address what Labour Minister Don Morgan called "unnecessary consequence."

"We urge everyone to wait and hear the bill when it is presented," said Morgan.

Cape said there are a lot of people who still don't know how the changes would affect them.

"Young workers, marginalized workers just do not have the opportunity to participate in these labour changes, and they're going to be the folks most impacted by these, so ... our government needs to step back and really give them a chance to have their voice heard." WITH FILES FROM THE CANADIAN PRESS AND CJWW

Follow Jane Caulfield on Twitter @janecaulfield

The union

- SEIU–West represents workers in health care, education, municipalities, community-based organizations and retirement homes.

Barbara Cape, president of Service Employees International Union–West, stands in front of a crowd of union members outside of the Saskatoon cabinet office on Monday. The union presented thousands of protest postcards to the government expressing concerns over expected changes to labour legislation.
JANE CAULFIELD/METRO IN SASKATOON

Court ruling struck down labour law

Province readies appeal

The Saskatchewan Court of Appeal will start hearing arguments Tuesday on a lower court ruling that found the province's essential-services law unconstitutional.

Labour Minister Don Morgan says the ruling broke new ground when it stated there is charter protection for the right to strike.

Morgan says the province wants to respect the right of unions to organize, but it doesn't want the right to strike enshrined in the Constitution.

He also says the ruling could impact how legislation is drafted across Canada.

The essential-services legislation was introduced in December 2007 shortly after the Saskatchewan Party won its first provincial election.

The Saskatchewan Federation of Labour, representing about two dozen plaintiffs, challenged the law.

THE CANADIAN PRESS

NEWS 1

New residence gives women an alternative to prison

Kate's Place. Two-year pilot project offers residents bachelor suites while they receive drug treatment

ALYSSA MCDONALD
alyssa.mcdonald@metronews.ca

A new residential housing unit is giving women an opportunity to get clean without having to go to jail.

"When we started the Regina Drug Treatment Court, what we found is that many of the women simply failed and they failed because they were addicts and they didn't have any kind of stable residence. They were preyed upon, quick frankly," said Associate Chief Judge Clifford Toth.

Women under the Regina Drug Treatment Court will now have the option to go to supportive residence, called Kate's Place, when completing court-mandated drug treatment. Prior to this two-year pilot project, the only other option was going to jail. The program is funded by the federal government in partnership with Saskatchewan Housing and managed by the Salvation Army, which runs a similar male program at the Waterston Centre.

"There was nothing for women, so they didn't have this option at all and that was paining a lot of people in the community that this option wasn't available," said Capt. Ben Lippers, executive director of Kate's Place.

The residence offers 11 bachelor suites and residents must adhere to curfew, get drug tested weekly and attend daily counselling set by out the provincial court. They are also offered night activities like life-skills knowledge and cooking.

"For many women, this is housing at a level they haven't had in years; they have been living on the street," said Judge Toth, at the official opening on Monday.

Kate's Place has been operational since May and is almost at full capacity.

Quoted

"For many women, this is housing at a level they haven't had in years; they have been living on the street."
Associate Chief Judge Clifford Toth

Susan has been living in Kate's Place since October, which allows her to stay with her six-month-old son, Cole.
ALYSSA MCDONALD/METRO

Man denied chemo

Province wants review of refugee health cuts

Saskatchewan Health Minister Dustin Duncan wants the federal government to review its decision to cut health benefits to refugee claimants.

Duncan is sending a letter to Immigration Minister Jason Kenney seeking clarification of changes announced in the spring as well as a review of the policy.

The move comes after the federal government denied chemotherapy to a refugee claimant in Saskatoon.

Duncan says he believes the case meets Ottawa's own guidelines of urgent and essential care, so the chemotherapy should have been covered.

The federal government has said the changes are meant to deter bogus refugee claims and ensure that failed asylum seekers don't take advantage of Canada's free health care.

Saskatchewan has picked up the tab for the man's chemotherapy.

THE CANADIAN PRESS

Education

Rising student enrolments warrant boost in funding

The Saskatchewan government is giving some school divisions more money because of a boost in student numbers.

Education Minister Russ Marchuk says eight school divisions in high-growth areas will share an additional $6.6 million.

Marchuk says school divisions are facing challenges when it comes to providing education services and finding space for new students.

The province is also spending $800,000 for as many as 50 portable classrooms for the start of the next school year.

THE CANADIAN PRESS

Long & McQuade
MUSICAL INSTRUMENTS
long-mcquade.com
Shop Online! long-mcquade.com
Best Price. Best Selection.
(Holiday shopping made easy.)
Experience Canada's #1 music store with 60 locations nationwide
1445 McINTYRE STREET
306.569.8501

SECURE YOUR HOME WHEN YOU'RE AWAY WITH HOMEWATCH
Whether you are away for a day, a week or several months, our professionally trained and bonded staff will help ensure that your home is secure. We will do scheduled checks and vary lights and window coverings to make it looked lived in while you're away.
COMMISSIONAIRES
TRUSTED · EVERYDAY · EVERYWHERE
CONTACT US FOR MORE INFORMATION T: 306.757.0998 • 122 ALBERT ST.
www.commissionairies.sk.ca

Ford blames his ouster from office on 'left-wing politics'

Conflict-of-interest case. T.O. mayor plans to appeal decision, vows to run again

JESSICA SMITH
Metro in Toronto

Stubbornly believing he wasn't breaking the law on conflict of interest despite never having read it wasn't a good enough defence for Toronto Mayor Rob Ford, a judge ruled Monday.

Justice Charles Hackland found that Ford broke the Municipal Conflict of Interest Act in a council vote last February and ordered his seat vacated in 14 days.

"Outright ignorance of the law will not suffice, nor will wilful blindness as to one's obligations," wrote the judge.

One of Ford's key defences in the legal challenge brought by Toronto resident Paul Madger was that if he did in fact break the conflict-of-interest law, he did it honestly, in an error of judgment, which is a valid defence under the act.

On the stand in September, Ford testified he knew all about conflict of interest despite never having read the act because his father had been an MPP. The judge found that insufficient.

In brief remarks to a throng of reporters at city hall, Ford said he will appeal the ruling and would "fight tooth and nail" to hold on to his job. If that fails, he will run for re-election.

"I'm going to fight for the taxpayers like I always have," he said. He blamed the outcome on the left wing. "This comes down to left-wing politics," he said. "The left wing wants me out of here."

Lawyer Clayton Ruby, who represented Madger, said Ford has no one to blame but himself. "While we're pleased to have won this case, we are also saddened by it. It is tragic that the mayor of a great city should bring himself to this," said Ruby. "Rob Ford did this to Rob Ford.... It could have been avoided if Rob Ford had used a bit of common sense and if he had played by the rules."

Ruby said Ford should never have taken money from lobbyists for his football fund to begin with. But it was the mayor's decision months later to take part in a council vote concerning whether or not he should have to pay it back that landed him in trouble.

Ford's staunch ally on council, Coun. Giorgio Mammoliti, announced he would be quitting Ford's executive committee in the wake of the decision.

Toronto Mayor Rob Ford, left, speaks to the media at city hall in Toronto on Monday. Ford has been ordered out of office after a judge ruled Monday he broke conflict-of-interest rules. NATHAN DENETTE/THE CANADIAN PRESS

Seeking clarification

Both sides confused over ruling

Justice Charles Hackland could have barred Toronto's Mayor Rob Ford from running again for seven years, but instead opted to disqualify him for the "current term."

It was not immediately clear whether that meant Ford's term ended with his ouster, meaning he would be free to run in a possible byelection.

Lawyer John Mascarin, a municipal law expert, called the ruling ambiguous, but said he believed Hackland "clearly" meant to bar Ford from running for office until the current council term is over in 2014.

Both parties could write the judge to seek clarification, said Mascarin, who called the ruling "unprecedented."

The judge did put his declaration on hold for 14 days to give the city time to deal with the situation. THE CANADIAN PRESS

Blaze at workshop for disabled leaves 14 dead

Firefighters try to extinguish flames in a workshop for disabled people in Titisee-Neustadt, Germany, Monday. KAMERA24.TV/THE ASSOCIATED PRESS

Fourteen people were killed and eight injured Monday when a fire broke out at a workshop for disabled people in Germany's Black Forest region, authorities said. Scores had to be rescued from the building as it quickly filled with smoke.

More than 100 firefighters were deployed to battle the blaze, which began at the complex in Titisee-Neustadt in the afternoon, said Markus Straub, a spokesman for local firefighters.

Ambulances raced to the scene as smoke poured from the windows of the modern, three-storey centre in one of the country's deadliest blazes in recent memory. German Chancellor Angela Merkel is "shocked" about the loss of so many lives, her spokesman said on Twitter.

The cause of the fire was not immediately known, police and firefighters said.

The centre usually has around 120 people at any one time, said Mirko Steffl, a police spokesman in the nearby city of Freiburg.

It was not immediately clear how many people had to be rescued, but by late afternoon workers had determined that no one else remained trapped in the building, he said.

"The biggest problem this afternoon was the smoke situation," said Alfred Oschwald, another Freiburg police spokesman. Smoke inhalation is believed to be the likely cause of the deaths of the 13 disabled people and one of the facility's social workers, he told broadcaster n-tv. Eight people were hurt, but none of them had life-threatening injuries, he said.

Some 25 psychological counsellors were assisting those rescued from the building and the victims' relatives in a nearby warehouse, Steffl said. THE ASSOCIATED PRESS

The centre

The centre employs people with mental or physical disabilities in a variety of jobs, including metalwork, woodwork and electrical installation, and it is run by the Catholic Church's Caritas organization.

Flammable sunscreen

Health Canada expands recall

The makers of a popular line of sun products is expanding its recall of continuous-spray sunscreens because they pose a fire risk.

Health Canada says consumers should check Banana Boat sunscreen products in their travel kits and at cottages to see if they are subject to the recall.

A statement from the department says the products can ignite on the skin if a user is exposed to an open flame or spark before the sunscreen has dried.

There have been five reports of such events, one in Canada and four in the United States. THE CANADIAN PRESS

Presumed dead

Search ends for boy swept to sea

The coast guard ended a search Monday for a teenager whose parents were killed after they plunged into the cold, powerful surf in Northern California in a nightmarish chain of events that started when their son tried to save the family dog from drowning.

Mary Elena Scott, 57, and Howard Gregory Kuljian, 54, both drowned during the incident Saturday, said Ariel Gruenthal, a deputy coroner.

The boy, Gregory James Kuljian, has not been found and is presumed dead.

Three-metre waves had pulled the dog into the ocean Saturday as it ran to retrieve a stick. THE ASSOCIATED PRESS

Bizarre contest

Man choked to death on roaches

A Florida man choked to death after downing dozens of live roaches to win a contest earlier this year in which the grand prize was a python, according to an autopsy released Monday.

Edward Archbold, 32, of West Palm Beach died as a result of "asphyxia due to choking and aspiration of gastric contents," according to the report released by the Broward County medical examiner's office. It said his airway was obstructed by the roach body parts, which caused him to not be able to breathe.

Lab tests for drugs came back negative. The death has been ruled an accident. THE ASSOCIATED PRESS

Carney to head Bank of England

Crossing the pond. Canada's central banker is 'going to where the challenges are greatest'

Bank of Canada governor Mark Carney addresses a news conference in Ottawa on Monday after it was announced that he will be the new head of the Bank of England. FRED CHARTRAND/THE CANADIAN PRESS

Mark Carney is leaving the Bank of Canada for one of the most storied financial positions in the world — to take over the Bank of England at a pivotal time in its 318-year history.

The announcement shocked observers on both sides of the pond, particularly as Carney had previously played down reports he was being considered, as he also played down rumours about joining the International Monetary Fund and the Liberal Party.

But the Bank of England rumours turned out to have substance, although Carney on Monday said he had not formally applied for the job and only made the decision in the last two weeks. He insisted he was not leaving Canada in the lurch for the big job, however.

"We have a system that works very well. It's been tested under the biggest economic and financial shock we'll ever see in our lifetime and it has passed that test," he told reporters.

"I'm going to where the challenges are greatest because I'm confident that the strengths are as deep and as broad as they are here in Canada. I could not do it any other way."

Finance Minister Jim Flaherty called Carney his "friend" and admitted the news was "bittersweet."

"It is our loss, of course it is. Mark has been a superb governor of the Bank of Canada for more than five years, so his loss will be felt." THE CANADIAN PRESS

Milking time at the European Parliament

Police officers are sprayed with milk by dairy farmers during a demonstration in front of the European Parliament building in Brussels on Monday. Farmers from across Europe drove their tractors into the city for a two-day demonstration to protest against what they believe are unfair milk prices. GEERT VANDEN WIJNGAERT/THE ASSOCIATED PRESS

Personal finance

Ottawa increases limit on tax-free savings accounts

Ottawa says Canadians will be able to be able to contribute an additional $500 a year on their Tax Free Savings Accounts starting Jan. 1. That means Canadians can put in $5,500 a year, with any investment income earned not subject to taxation while it remains in the TFSA. The increase will be the first adjustment in the contribution limit since TFSAs were created in 2009. THE CANADIAN PRESS

Research in Motion

Another analyst ups target price

Research In Motion's reputation is having a bit of a revival after being all but written off by many observers who think it has little chance of competing against Apple and Android smartphones. CIBC raised its target price Monday on RIM shares to $17 US, up from $8 US, based "on RIM's existing subscribers wanting to upgrade to BB10." RIM launches its new smartphones and operating system Jan. 30. THE CANADIAN PRESS

Market Minute

DOLLAR 100.62¢ (-0.19¢)

TSX 12,185.05 (-28.19)

OIL $87.74 US (-54¢)

GOLD $1,749.60 US (-$1.80)

Natural gas: $3.74 US (-16¢)
Dow Jones: 12,967.37 (-42.31)

The All Nations Jobs Expo
WEDNESDAY, NOVEMBER 28, 2012
1:30PM – 7:00PM
BANNER HALL, EVRAZ PLACE
EVERYONE WELCOME!
• Over 70 booths and 100s of jobs available
• Career and training counselors will be onsite provided by Saskjobs.ca, SIAST, SIIT, Gabriel Dumont Institute Training & Employment and the Regina Open Door Society
• Wide variety of positions available for more details on the Expo please visit: reginachamber.com
Proudly supported by:
saskjobs.ca
real careers. real life.

New York City. Accused in insider trading case released on $5M bail

A former hedge fund portfolio manager accused of passing along information in one of the largest insider trading fraud cases in history appeared in a Manhattan court for the first time Monday and was released on $5 million US bail, though his movements were restricted.

Mathew Martoma, 38, must post $2 million US in cash or property by next week to satisfy the new bail requirements, which will limit his travel to New York, New Jersey, Florida and Massachusetts.

Martoma was arrested last week on charges that between 2006 and 2008, he helped to engineer one of the largest insider trading frauds in history. Martoma worked with CR Intrinsic Investors, an affiliate of SAC Capital Advisors. SAC is owned by Steven A. Cohen, one of the world's richest men.

Martoma was not required to enter a plea, since an indictment has not been returned.

"We took care of business today and we'll be back another day," said Martoma's lawyer, Charles Stillman.

Martoma was arrested on Nov. 20. Prosecutors say he exploited an acquaintance with a medical school professor to get confidential, advance results from tests of an Alzheimer's disease drug.

Mathew Martoma, former SAC Capital Advisors hedge fund manager, exits a Manhattan court Monday after being released on $5 million US bail. LOUIS LANZANO/THE ASSOCIATED PRESS

Prosecutors say he shared the information with others, enabling more than $276 million US to be made illegally for his fund and others. The government said in court papers that he caused other investment advisers to buy shares in the drug companies, and then he and the others ditched their investments before the public found out about the drug trial's disappointing results, allowing them all to make big profits and avoid huge losses. THE ASSOCIATED PRESS

Buffett renews call for tax hike on 'ultrarich'

Billionaire Warren Buffett is again calling for higher taxes on America's "ultrarich" and he's urging Congress to compromise on spending cuts and tax increases.

Buffett said the current tax system has contributed to the growing gap between rich and poor. He said he supports President Barack Obama's proposal to end the Bush tax cuts for the wealthy, but he'd prefer setting the point where taxes increase at $500,000 US income instead of the $250,000 US the White House proposed.

Buffett expressed his views on fiscal policy Monday in an opinion article that appeared in The New York Times on the same day Congress returned from the Thanksgiving holiday.

In the article, Buffett mocked the idea that investors would pull back if capital gains taxes increase. Buffett said he's never seen that happen even when capital gains taxes were above 25 per cent early in his investing career. THE ASSOCIATED PRESS

By the numbers

30%

Buffett reiterated his call for a minimum tax of 30 per cent on income between $1 million and $10 million US, and a 35 per cent rate for income above that.

Like mother, like daughter

This campaign ad image provided by Guess? Inc., shows six-year-old Dannielynn Birkhead. The daughter of the late Anna Nicole Smith, is walking in her mother's shoes, taking a starring role in the spring ad campaign for Guess Kids. GUESS? INC./THE ASSOCIATED PRESS

Merchants fear cost of wireless payments

Mobile wallets. Fees could be 'next big wave of gouging' by banks and credit-card companies, says small business association

Mobile operator O2 introduced a wireless payment system to U.K. consumers in the spring. Small-business owners in Canada are worried that the advent of so-called mobile wallets here will give banks and credit-card companies a new way to overcharge them. TIM WHITBY/GETTY IMAGES FOR O2

Small businesses are worried that so-called mobile wallets will give banks and credit-card companies a new way to gouge them and consumers both.

A task force recommended nearly a year ago that Ottawa introduce legislation to give Canadians and businesses better tools to make payments digitally. But a committee set up by the Finance Department to further study the issue has been told businesses worry they'll be hit with new fees as consumers adopt payment systems designed for their mobile devices.

The Canadian Federation of Independent Business says many of its 109,000 members are terrified the fees will become too much of a burden, just like those charged for premium credit cards. "Merchants got creamed by fees by credit-card companies when they introduced premium cards a couple of years ago," said CFIB president and CEO Dan Kelly.

"So merchants are absolutely petrified that mobile payments, cellphone payments, may be the next big wave of gouging on the part of banks, credit-card companies and potentially new entrants."

THE CANADIAN PRESS

Free-trade talks. EU wants investor compensation for changes to health, environment policies

The European Union wants Canada to agree to compensate European companies for any losses that stem from changes to health, environment or safety rules in Canada, according to documents obtained by The Canadian Press.

A recent draft of the investment chapter of the broad free-trade agreement that Canada and the EU are negotiating shows 50 pages of complex, widespread disagreement between the two governments over how their investors should be treated in the other's jurisdiction.

Canada initially asked for the investment protections, but as the trade negotiations reach their final hours, Europe appears to be pushing for stiffer rules than Canada wants.

Specifically, the Europeans are resisting Canada's request to carve out health, safety and the environment from rules about expropriation — even though such clauses have become standard in most of Canada's trade and investment treaties.

In the Oct. 26 draft, Canada says that "non-discriminatory measures by a party that are designed and applied to protect legitimate public welfare objectives, such as health, safety and the environment, do not constitute indirect expropriations."

THE CANADIAN PRESS

Powered by People
Driven by Performance
Commited to Results
REGINA
Trades &Skills
CENTRE
306.791.8279
www.reginatradesandskills.ca

Mail volume down. Canada Post reports sixth consecutive quarter of losses

The Canada Post Group of Companies reported Monday its sixth consecutive quarter of losses as mail volumes continue to decline amid a consumer shift away from paper-based communication. The Crown corporation reported Monday a third-quarter loss of $50 million, an improvement from a loss of $113 million during the quarter last year. However, it warned its mail volumes are "likely to decline further and rapidly." For the first three quarters of the year, it lost $61 million overall, narrowing a loss of $110 million for the first nine months of 2011. The company is struggling with an influx of consumers turning to online billing as well as using email for many correspondences. THE CANADIAN PRESS

Share buybacks

Yahoo stock hits highest level in over two years

Yahoo's shares touched $19 US Monday, the first time they have traded that high in more than two and half years.

The latest gains extend a rally that has been gaining momentum in recent weeks as Yahoo Inc. buys back its own stock and more investors bet on CEO Marissa Mayer's ability to turn around the long-struggling company.

Mayer, a former top executive at Internet search leader Google Inc., became Yahoo's fifth CEO in five years when the company hired her in July. Since her arrival, Mayer has vowed to make the Sunnyvale, Calif., company a better place to work, refine its online services and roll out more products tailored for smartphones and tablet computers.

Yahoo has also been trying to boost its stock price by spending most of money that it received from a recent deal to buy back its own shares. Mayer has pledged to spend $3.6 billion buying back Yahoo's stock.

THE ASSOCIATED PRESS

Investor lawsuit

Trump condo closing date extended

Talon International Inc. has extended the closing date for the sale of hotel condominium units at Trump International Hotel and Tower Toronto in order to deal with inquiries by the Ontario Securities Commission.

The new deadline of Dec. 13 come as Talon faces a lawsuit from a group of investors, who have also sought a formal investigation by the OSC. The former deadline was Thursday.

A view of the Trump International Hotel and Tower in Toronto. TORSTAR NEWS SERVICE FILE

Talon developed and owns the property and licenses the Trump brand name. A company affiliated with U.S. celebrity businessman Donald Trump manages the hotel for Talon.

THE CANADIAN PRESS

B.C. breweries

Cascadia ale: Trademark or emerging style?

There's trouble a brewin' in the B.C. beer industry over the use of the trademarked term Cascadian to describe a style of dark, hoppy ale.

Vancouver's SteamWorks Brewery trademarked the name Cascadia and all derivatives of the term, including Cascadian, in 2006, as the brand name of its Cascadia Cream Ale.

SteamWorks CEO Eli Gershkovitch said the headaches began in 2010 when a group of beer aficionados in Portland, where the Canadian trademark is not valid, tried to get the Great American Beer Festival to recognize Cascadian Dark Ale as a new style of beer.

The proposal was rejected, but a number of B.C. craft breweries latched onto the term, releasing their own versions of Cascadian dark ale. Each brewery that used it was contacted by SteamWorks and given a friendly heads up that the term is trademarked in Canada. But Granville Island Brewing takes the view that it is an emerging style of beer, and hopes a conversation with the company will yield some flexibility.

KATE WEBB/METRO IN VANCOUVER

WHEN DID I START WORRYING ABOUT MOM AND DAD?

SHE SAYS...
Jessica Napier
metronews.ca

My mother once told me that parents never stop worrying about their children. This might be true, but I didn't realize how early on I'd start worrying about them.

I've enjoyed a pretty typical parent-child relationship with my mother and father. They were the reliable authority figures who always insisted I wear a jacket, taught me to save a portion of my paycheque and begrudgingly drove me home when I got too drunk at a party. But in my mid-20s, something strange happened; all of a sudden there was a role reversal, and I was the one acting like the concerned parent.

Tables turning

As we transition from rebellious adolescents to self-centred, young adults to responsible grown-ups, we begin to appreciate our parents in a new light. They are no longer just the guardians of the car keys but actual people with real vulnerabilities.

Shouldn't you be eating more green vegetables, mom and dad? Maybe cut back on the drinking and give up that occasional cigarette habit? Perhaps you should start incorporating some more exercise into your daily routine and try to be a bit more careful with your finances.

My parents aren't elderly by any means, but they weren't exactly teenagers when they had me. It's probably not necessary, but I find myself fretting more about their ability to take care of themselves. I feel compelled to check in on them every once in a while to make sure there's fresh fruit in the fridge and no one has fallen down the stairs.

As we transition from rebellious adolescents to self-centred, young adults to responsible grown-ups, we begin to appreciate our parents in a new light. They are no longer just the guardians of the car keys, but actual people with real vulnerabilities.

Whenever I see my parents in pain — physical or emotional — it's heartbreaking. When I realize that one day they might be entirely dependent on me, I start to panic. I will never be ready, but will I be able to take care of them when the time comes?

My father likes to joke that he wants Queen's Another One Bites the Dust played at his funeral. I used to think this was funny, now it makes me sick to my stomach.

As adult children, it's hard to confront the inevitable truth that our parents are going to die one day. It's only natural that we'd try to do whatever we can to prolong the inevitable, even if that means turning into overly-protective worriers. After all, a few small changes now could result in a few more years together, and I want mom and dad to be around as long as possible.

Follow Jessica Napier on Twitter @MetroSheSays

After so many years of them looking after us, the roles reverse — and we are suddenly wrapped up in our parents' wellbeing. MH.XBHD.ORG/FLICKR

The Queen's very hairy encounter

DAVID PARKER/WPA POOL/GETTY IMAGES

By royal appointment

Queen inspects very hairy soldier

The Queen has encountered a green Yeti, but in truth this sight is far from abominable. Queen Elizabeth II met a camouflaged sniper from the Household Cavalry at Combermere Barracks near Windsor Castle.

During her visit, the Queen perused some army paraphernalia, including a machine gun and some military boots. METRO

Equine interests

Diamond is a royal's best friend

The Queen is no stranger to cavalry, as her lifelong love for horses was apparent during her time at the barracks. Her Majesty approached and petted a drum horse, which was on official duty for the first time during the Queen's visit.

The drum horse was renamed Adamas, which means diamond in Greek, in commemoration of the Queen's Diamond Jubilee. METRO

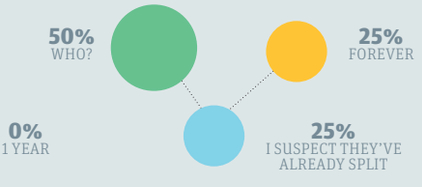
The barracks history

- Founded in 1804, the barracks comprises more than 20 acres and is located within a kilometre of Windsor Castle. It's home to the Household Cavalry Regiment, which uses armoured vehicles and tanks, such as Scimitar tanks, in large-scale war operations — most recently in Iraq.

Metropolitan Panel

Register at metropolitanpanel.ca and take the quick poll

How long will Bachelor Canada's Brad Smith and Bianka Kamber last?



Twitter

@lastchapterz: We went to see santa at the mall this weekend. He was sober. Last year we got my boys first picture done with a drunk santa. #yqr santas lol

@JGasson_21: Start the countdown to the 101st Grey Cup here in Regina. Can't wait. #cfl #Riders #yqr

@kylauger: If the CFL seasons started up again tomorrow I wouldn't complain #alreadymissit #riders

@gordiechan: Received @CityofRegina flyer in mail. Re: recycling. Plan looks good. Shouldve devised plan to include condos at the same time not 2016 #yqr

@juatisask: The fun of driving a new car for a week is somewhat deflated by the potential of getting in an accident due to road conditions.#yqr #rental

metro
President Bill McDonald • **Vice-President & Group Publisher, Metro Western Canada** Steve Shrout • **Editor-in-Chief** Charlotte Empey • **Deputy Editor** Fernando Carneiro • **National Deputy Editor, Digital** Quin Parker • **Managing Editor, Regina** Tara Campbell • **Managing Editor, News & Business** Amber Shortt • **Managing Editor, Life & Entertainment** Dean Lisk • **Vice-President, Sales** Quin Millar • **Sales Manager** Kim Kintzle • **Distribution Manager:** Darryl Hobbins • **Vice-President, Business Ventures** Tracy Day • **Vice-President, Creative** Jeff Smith • **Vice-President, Marketing & Interactive** Jodi Brown, **Vice-President, Finance** Phil Jameson **METRO REGINA** 1916 Dewdney Avenue Regina, SK S4R 1G9• **Telephone:** 306-584-2025 • **Toll free:** 1-877-895-7194 • **Fax:** 1-888-243-9726 • **Advertising:** adinforegina@metronews.ca • **Distribution:** regina_distribution@metronews.ca • **News tips:** regina@metronews.ca • **Letters to the Editor:** reginaletters@metronews.ca

DVD review

Lawless

Director. John Hillcoat

Stars. Tom Hardy, Shia LaBeouf, Guy Pearce

All slicked up but mostly firing blanks, John Hillcoat's Prohibition-era western — based on a book of the same name — looks and sounds great, but fails to tell a compelling story. Bootlegging brothers Jack (Shia LaBeouf), Forrest (Tom Hardy) and Howard Bondurant (Jason Clarke) run a general store and gas station in their woodlands Virginia refuge, but their real coin comes from the illegal moonshine they make up in the hills. Local cops are inclined to look the other way — especially since older bros Forrest and Howard are not guys you want to rile. Neither is much for talking, although they sure know how to fight and shoot. Timid Jack, the youngest, can't bring himself to pull a trigger. The Bondurants draw the attention of the feds, who send down special deputy Charley Rakes (Guy Pearce) with the intent to clean up and dry up the county. Extras include an audio commentary with Hillcoat and author Matt Bondurant.

PETER HOWELL

The Hobbit trilogy is just one of the projects Peter Jackson's Wellington studio has on the go. HANDOUT

New Zealand: The land of special effects

Hurrying for The Hobbit. Peter Jackson's Wellington studio puts together blockbusters in a pastoral setting

A crate full of sushi arrives. Workers wearing wetsuit shirts or in bare feet bustle past with slim laptops. With days to go, a buzzing intensity fills the once-dilapidated warehouses where Peter Jackson's visual-effects studio is rushing to finish the opening film in The Hobbit trilogy.

The fevered pace at the Weta Digital studio near Wellington, New Zealand, will last nearly until the actors walk the red carpet Nov. 28 for the world premiere. But after The Hobbit: An Unexpected Journey hits theatres, there's more work to be done.

Weta Digital is the centrepiece of a filmmaking empire that Jackson and close collaborators have built in his New Zealand hometown, realizing his dream of bringing a slice of Hollywood to Wellington. It's a one-stop shop for making major movies — not only his own, but other blockbusters like Avatar and The Avengers and hoped-for blockbusters like next year's Man of Steel.

Along the way, Jackson has become revered here, even receiving a knighthood. His humble demeanour and crumpled appearance appeal to distinctly New Zealand values, yet his modesty belies his influence. He's also attracted criticism along the way.

The special-effects workforce of 150 on The Lord of the Rings trilogy a decade ago now numbers 1,100. Only five of Weta Digital's workers are actual employees, however, while the rest are contractors. Many accept the situation because movie work often comes irregularly but pays well. Union leaders, though, say the workers lack labour protections existing in almost any other industry.

Like many colleagues, Weta Digital's director, Joe Letteri, came to New Zealand in 2001 to work on the Rings trilogy for two years. The work kept coming, so he bought a house in Wellington and stayed.

"People come here because they know it's their chance to do something really great and to get it up on the screen," he said in a recent interview.

Jackson, who declined to be interviewed for this story, launched Weta in 1993 with fellow filmmakers Jamie Selkirk and Richard Taylor. Named after an oversized New Zealand insect, the company later was split into its digital arm and Weta Workshop, which makes props and costumes.

Beyond having creativity as a filmmaker, Jackson has proved a savvy businessman, Letteri says. "The film business in general is volatile, and visual effects has to be sitting right on the crest of that wave," Letteri says. "We don't get asked to do something that somebody has seen before."

THE ASSOCIATED PRESS

Big business

The New Zealand government calculates that feature films contribute $560 million each year to New Zealand's economy. Like many countries, New Zealand offers incentives and rebates to film companies and will contribute about $100 million toward the $500 million production costs of The Hobbit trilogy.

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Prince Charles ALL PHOTOS GETTY IMAGES

Charles in charge? Not anytime soon, it seems

Prince Charles, who recently celebrated his 64th birthday, may be growing tired of being the longest-waiting heir to the throne in British history, as his 86-year-old mother, the Queen, shows no sign of stepping down.

"Impatient? Me? What a thing to suggest! Yes, of course I am," Charles joked with reporters recently, according to the Telegraph. "I'll run out of time soon. I shall have snuffed it if I'm not careful."

The Word

Lohan wants more small screen action

THE WORD
Dorothy Robinson
scene@metronews.ca

If you didn't catch the masterpiece that was Sunday night's Liz and Dick on Lifetime, you missed out on the pop culture phenomenon of the month. Critics had a mighty fine time lambasting what was to be Lindsay Lohan's return to acting prominence. Instead, her performance seemed like it was best suited for community theatre, if community theatre were held in a prison.

But Lohan will not let a little thing like public ridicule get her down— RadarOnline.com is reporting that now that she's gotten a taste of TV, she wants her own sitcom.

"Lindsay has asked her manager and agent to look into getting her her own television sitcom," a source tells the website.

"Lindsay feels that the small screen would be a great way for her to revitalize her acting career and that a comedy would be the best bet. Lindsay feels most comfortable doing comedy and it was Charlie Sheen that told her she should do it. Charlie told Lindsay that it was an easy way to make very good money and help her to get her movie career back on track. Lindsay is loving the idea of having her own sitcom and would love to play someone in a story based on her crazy life."

And honestly, judging from the attention Liz and Dick received, I'm sure Lifetime got some of the best ratings it has seen in years. So maybe it will be Lohan who will get the last laugh? (Ed note: Actually, no, scratch that ending. We'll all still be laughing about Liz and Dick for a long, long time.)

I just play one on TV...

"Lindsay is loving the idea of having her own sitcom and would love to play someone in a story based on her crazy life."

Source speaking to RadarOnline.com

FOURTEEN-TIME GRAMMY® WINNER,
SINGER, SONGWRITER & PRODUCER

ALICIA KEYS

RETURNS WITH HER HIGHLY ANTICIPATED
FIFTH STUDIO ALBUM

GIRL ON FIRE

INCLUDES THE SINGLES
GIRL ON FIRE, NEW DAY
& NOT EVEN THE KING

IN STORES EVERYWHERE
NOVEMBER 27TH

www.aliciakeys.com

VISIT clubmetro.com TO ENTER

YOU COULD WIN
A WEEKEND IN NYC WITH
$500 SPENDING MONEY

No purchase necessary. Terms and conditions apply. For full contest details and terms and conditions, visit clubmetro.com

Available on iTunes

Looking for a winter fitness challenge?

How to get started. Consider something you can keep up for the long run and will pay off for you in springtime

EMMA GODMERE
life@metronews.ca

By starting a new, simple training routine now, you can set a goal of running your first race come 2013.

Added bonus: You double your calorie burn when you run in the winter, as your body works to keep warm while you keep up your pace.

But what if you've never run before?

Where do you start?

One of the first things a new runner should consider is finding a training buddy, says Shelley Beaubien, national clinics and training program administrator for Running Room Canada.

"When you're starting out, you want to be able to talk while you're running," explains Beaubien. If you can continue a conversation, you're keeping a good pace.

"If you're running too hard, you overtrain, you can get injured, or you drop out."

Running with a friend ensures you stay motivated and safe.

As the temperature dips, the weather poses more risks to runners, and a friend will be able to watch for signs of hypothermia.

Beaubien emphasizes keeping your head, hands, and feet properly covered and warm while wearing appropriate training gear.

First-timers should combine running and walking in intervals and set aside enough time to train three times a week at a time of day that works best for you, says Beaubien.

New runners should also run for time and not distance as your body adapts to a new training routine.

As your strength increases, you can increase the intensity or distance of your run.

But the Running Room advises against expanding your distance program any more than about 10 per cent per week.

By starting your training on the right foot, you're helping yourself stick to a healthy routine for the long haul.

"You want to make sure that you're not doing it just for a short period of time," says Beaubien.

"You want to think about it as a lifestyle change ... a way to get healthy and stay healthy the rest of your life."

Start your training off on the right foot. ISTOCK PHOTOS

Start sharing

This is the second in a week-long series of articles chronicling some of the rites of passage many of Metro's readers will experience as they leave the nest or school and head out on their own.

Do you some marathon tips? Visit metronews.ca/features/firsts, tweet us or even turn to the person next to you and share your advice to a marathon newbie.

Winter running tips

Here are some winter running tips from John Stanton, founder and president of the Running Room Canada, from his book, Running: Complete Guide to Building Your Running Program.

1 **Adjust the intensity of your workout.**

2 **Keep your head covered and your hands and feet warm, as a significant amount of our heat loss comes from our extremities.**

3 **Warm up properly, start your runs at a comfortable pace and slowly build up to a pace slower than your normal training pace.**

4 **Cover all exposed skin. If you or your running partner have exposed skin, be aware of each other to prevent frostbite.**

What to eat

Some of the most popular (and simple) running foods, according to the Running Room:

- **Oatmeal.** Provides great slow-digesting carbohydrates and fibre as part of a pre-run meal.
- **Bananas.** Popular before, after, and even during a run, as they replenish potassium you lose as you sweat.

INTRODUCING KATE'S PLACE

TEST PROGRAM TO TEACH WOMEN LIFE SKILLS

Building on the success of the Waterston Centre for men, The Salvation Army is excited to unveil the new residential program for women dealing with addictions.

Kate's Place, a two-year test program, will give women a place to go when completing court-mandated drug treatment.

"The whole idea is to encourage these women, build relationships and to help them," says Ben Lippers, executive director of The Salvation Army Waterston Centre & Kate's Place.

"Some of these girls come out of jail with nothing, and they are trying to rebuild their lives."

Thanks to federal funding, Kate's Place opened its doors on Nov. 26 and its 11-suite residential unit will house 11 women.

This is a self-sustaining residential program and the women who will make their homes at Kate's Place will learn to be integrated back into the community.

Similar to how the Waterston Centre works for men, women will be taught life skills and programs to assist in their treatment.

"We teach them other life skills they may not have learned along the way, things that we might take for granted," says Lippers.

Before Kate's Place, there was nowhere for women to go while taking part in Drug Treatment Court.

"We are very hopeful this program carries on," says Lippers.

"It is the desire of this program to assist and support each woman as they re-enter the community to become pro-social and independently housed members of the community."

Kate's Place provides a safe, 24-hour monitored environment for these women to complete their rehabilitation.

They will also receive general counselling, support and assistance as a part of this program.

Lippers says, this essential programming component is offered to meet the spiritual, physical and emotional needs of the clients.

Thanks to a partnership with the Saskatchewan Housing Corporation (SHC), Kate's Place has made its home in one of SHC's residential units. This program is being managed by The Salvation Army Waterston Centre Men's Shelter.

For more information about Kate's Place, visit The Salvation Army online at salvationarmy.ca.

SALVATION ARMY THERE TO HELP

No matter what your circumstance, if the need is there, The Salvation Army is there to help.

The Waterston Centre/Waterston House in Regina offers men a place to go when they are in need.

As a multi-faceted facility, help is available at almost any level, from a short-term shelter, to long-term residential housing.

Currently, Waterston has been running at capacity and is hoping to expand their services in the spring of 2013.

"It is getting harder and harder for guys to find affordable accommodations in Regina," says Ben Lippers, executive director of The Salvation Army Waterston Centre & Kate's Place.

"Regina is starting to see growth we have never seen before."

With more and more people heading to Regina looking for work, the need for shelter increases.

With the growth, Lippers says the cold weather is not helping the cause.

Currently, the Waterston Centre is looking to partner with other shelters in Regina to create an Extreme Weather Shelter to ensure everyone who is in need of a bed will get one in the bitter cold.

DO-ALL FLOORS
150 6th Ave E, Regina
306-352-5565
Proud Supporter of the Salvation Army Waterston Centre.
Residential/Commercial Linoleum, Carpet, Ceramics and Window Coverings

RUSSELL FOOD EQUIPMENT LTD.
Is a proud supporter of The Salvation Army of Regina
1475 Rose Street 525-3333

Kress Electric continues to provide services for the Salvation Army and proudly supports the Waterston Centre
KRESS ELECTRIC
545-4810 1423 Lorne Street

Loraas Disposal has provided services and donations to the Salvation Army for decades.
We greatly appreciate the work of the Salvation Army and the staff at Waterston Centre for your contribution to making our community a better place.
LORAAS DISPOSAL
721-1000

Keepin' it Clean
Chatterson JANITORIAL SUPPLIES
www.chatterson.com
2810 Dewdney Avenue, Regina • 306.525.3568

SECURITY key&lock service
PROUD SUPPORTER OF THE SALVATION ARMY
2512 Dewdney Ave, Regina 525.5651 securitykey.ca

Beef and Butternut Squash Stew goodness in 45 minutes

This recipe serves six. MATTHEW MEAD/ THE ASSOCIATED PRESS

Almost by definition, beef stew isn't a weeknight-friendly dish.

That's mostly because stew meat is tough and requires a long simmer to become tender.

But who has time for that at the end of a long day?

Enter this speedy beef stew that could be tossed together and on the table in 45 minutes.

The first step is replacing the meat. Stew meat is out. But tender sirloin tips work perfectly when you brown them first, then set them aside while the other ingredients cook. The meat is returned to the pot toward the end of cooking. The result is a perfect taste and texture.

Ingredients

- 2 tbsp olive oil
- 1 1/2 lbs sirloin beef tips, cut into 1-inch chunks
- 3 cups cubed butternut squash (1/2-inch cubes)
- 1 cup baby carrots, halved
- 1 large yellow onion, diced
- 2 cloves garlic, minced
- 28-ounce can crushed tomatoes
- 2 cups beef broth
- 1 tsp smoked paprika
- 1/2 tsp dried thyme
- 1/2 tsp mustard powder
- Salt and black pepper

1. In saucepan over medium-high, heat oil. Add beef, in batches if needed to avoid crowding pan, and cook, turning, until browned on all sides but still rare at centre, about 5 minutes. Use a slotted spoon to transfer the beef to a plate.

2. Return saucepan to heat and add the squash and carrots. If pan is too dry to easily sauté vegetables, add a splash of olive oil. Sauté until squash begins to brown, about 5 minutes. Add onion and garlic and continue to cook until the onion is tender, 6 minutes.

3. Add tomatoes, broth, paprika, thyme and mustard powder. Bring to simmer and cook until the carrots and squash are tender, about 20 minutes. Return the beef to the pot, as well as any juices that have accumulated on the plate. Simmer for 5 minutes, then season with salt and pepper. THE ASSOCIATED PRESS

Five is the magic number in this Roast Beef Tenderloin

It's all about harmony and yin-yang. And while that sounds tritely New Age, it really is the key to Chinese cuisine.

Because, as with so much of Asian cooking, the blend of seasonings known as five-spice powder is intended to trigger a sense of balance in the mouth and nose. How? A selection of spices that simultaneously hit notes of warm and cool, sweet and bitter, savoury and searing.

And that's what you get with five-spice powder, a mix of fennel seeds, cinnamon, cloves, star anise and Sichuan peppercorns. Like spice blends around the world, the proportions of those ingredients vary by region, but some variant of it is used throughout China.

This recipe serves eight. MATTHEW MEAD/THE ASSOCIATED PRESS

Ingredients

- 2 tbsp olive oil
- 1 tbsp five-spice powder
- 1 tbsp kosher salt
- 1/2 tbsp black pepper
- Two 2-lb beef tenderloins
- 2 large yellow onions, chopped
- 2 large carrots, chopped
- 4 cloves garlic, chopped
- 2 cups beef stock
- 1 cup red wine
- 1 tbsp instant flour

That robust profile of flavours makes it a natural for roasted meats.

1. In bowl, mix oil, five-spice powder, salt and pepper.

2. Use paper towels to pat dry tenderloins, then rub them all over with the spice blend. Set on a plate, cover loosely with plastic and refrigerate for at least 1 hour, or up to 2 days. An hour before roasting, remove tenderloins from refrigerator and let warm slightly at room temperature.

3. Heat the oven to 375 F.

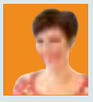
4. Lightly coat a roasting pan with cooking spray. Scatter onions, carrots and garlic in pan, then set roasting rack above them. Set tenderloins on the rack and roast 40 minutes, or until beef reaches 120 F for rare. Remove rack from pan, cover the meat with foil, then set aside to rest for 10 minutes.

5. Meanwhile, set roasting pan over medium-high heat on stovetop (you may need to use two burners). Add stock and wine; bring to simmer, scraping bottom of pan. When liquid has reduced by about half, strain and discard solids. Return the pan and sprinkle in the flour. Heat until thickened.

6. Slice beef and serve with pan sauce. THE ASSOCIATED PRESS

Health Solutions

Get all beefy



NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

With all the beef in the news recently, one has to wonder if it deserves a place on your healthy plate.

You have to weigh the pros and cons (and measure your desire for flame grilled against them).

From a nutritional perspective, you can get what beef boasts elsewhere:

- Mussels have almost as much zinc and much more B12.
- Chicken thighs have about half the amount of iron.
- Ounce for ounce, chicken, fish and pork all have about the same amount of protein.

But if you really want the beef, here is something to think about:

- Grass fed beef has a healthier fat profile.
- Grass fed lamb or bison is a great option.
- Any ground meat product needs to be thoroughly cooked to 72 C. The surface area of a ground product moves any existing bacteria from the outside, where it is more easily cooked to a safe temperature to the inside, where even a small amount left undercooked can make you sick.

The days of enjoying your meat rare may be done unless you really know your source and have the trust in fate of a skydiver, but it doesn't mean you can't enjoy beef.

THERESA ALBERT IS AN AUTHOR AND ON CALL, PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

HomeTech Small Appliance Service Ltd.
Introducing
The New Vitamix Professional Series 500
The Brand Chosen By Leading Chefs Worldwide
Makes a Great Christmas Gift!
866 Victoria Avenue East
Regina
Phone (306) 352-4030
Omega Slow Speed Juicers Available Now!

Fuel your body with Fresh Organic Produce
Bin Service
- Pick up or delivery
- Organic, fresh, and flavourful, local when available
- Convenient; save yourself the time spent grocery shopping
- Locally owned and operated
1307A Ottawa Street, Regina, SK
(North of Father's Furniture on 8th Ave. between Broad and Winnipeg St.)
306.352.FUEL (3835)
body fuel ORGANICS
www.bodyfuelorganics.ca • bin@bodyfuelorganics.ca
Growing happy people with wholesome food!

HAMMER OUT A NEW CAREER

AT REGINA TRADES AND SKILLS CENTRE

Launch your new career at Regina Trades and Skills Centre with training in the trades that are in demand in Saskatchewan.

"Regina Trades and Skills Centre is industry driven, flexible, innovative, and responsive to Regina and area employer needs for skilled workers," says Armand Martin, executive director, Regina Trades and Skills Centre.

"The centre provides courses for young adults who are looking to acquire entry level trades and skills training currently in demand in the labour market."

At the Regina Trades and Skills Centre, they stay on top of the current labour market demands, and course offerings are always changing to meet these demands.

Starting in January to June 2013, the Regina Trades and Skills Centre will be offering a number of courses in response to industry needs.

These courses will include: Introduction to the electrical industry; steel studs and drywall; painting; customer service representative; residential roofing; introduction to general carpentry; and basic scaffolding.

ISTOCKPHOTO/THINKSTOCK

Courses run from just eight weeks to 12 weeks. Because students are able to be trained in a short amount of time, they are able to enter the workforce sooner.

Students will acquire entry-level trades and skills training currently in demand and will also receive credit toward apprenticeship.

They will learn specific occupational training, both practical and theoretical, and receive training in occupational health and safety and workplace essential skills.

Small class sizes allow students to receive more personalized instruction, and instructors a chance to ensure the best quality of education for their students.

Each class is taught by experienced tradespeople, so students know they are receiving "real-world" skills.

The best part of the training at the Regina Trades and Skills Centre is that students are placed with potential employers for the work experience component of the course.

"Graduates from the Regina Trades and Skills Centre have opportunities to find great jobs in the trades and start meaningful careers," Martin says.

To learn more about the Regina Trades and Skills Centre and the programs available, visit reginatradesandskills.ca.

OPEN HOUSE

If you are interested in one of the new offerings at Regina Trades and Skills Centre, attend one of the open house information sessions to learn more about these exciting, in-demand trades.

A full list of the dates and time are listed online on the Regina Trades and Skills Centre website.

Don't get caught off guard — have a post-baby budget

Alison on Money. What to expect when you're not expecting

YOUR MONEY
Alison Griffiths
money@metronews.ca

Regina and Monty, both 28 years old, have good news and bad news. First the good: They're expecting! Now the bad: It was completely unplanned and this high earning ($230,000 household income) couple doesn't have a dime of savings beyond their RRSPs.

They did have a plan, which was to start their family five years hence and they were on the verge of putting aside their free-spending ways in order to save up so Regina could quit work for a couple of years.

That's not going to happen, so Monty is wondering about the tax implications of Plan B — taking money out of their RRSPs for cash flow when their precious little bundle arrives in March and Regina's income is reduced.

RRSP facts

- 43 per cent of Canadians between 18 and 34 have an RRSP account (up from 39 per cent in 2010).
- 16 per cent of 18 to 34-year-olds contribute the maximum to their RRSPs (down from 33 per cent in 2010).

Are you going to be a parent? Time to start saving. ISTOCK IMAGES

Cleo Hamel of H&R Block offers an important caution about this plan. "If Regina deposits money into an RRSP, she has to leave the deposit untouched for at least 90 days before she can claim the deduction."

This information particularly applies to Regina and Monty because they use year-end bonuses of about $18,000 to make their RRSP contributions. Generally they make the lump sum deposits in January.

Hamel also recommends that they project Regina's tax situation while she is on maternity leave.

"Maternity leave benefits are generally only 55 per cent of your employment income to a maximum of about $445 per week," she notes. "However, the amount Service Canada withholds for taxes is about 10 per cent, which is lower than the minimum federal tax rate."

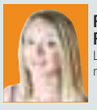
Often new mothers (my daughter found herself in this situation) end up owing tax in their maternity leave year because the withholding amount wasn't sufficient, even with the child tax credit.

RRSP withdrawals are subject to a higher withholding for tax purposes. A financial institution would hold back 30 per cent on a $20,000 withdrawal, for example. Depending on when Regina takes her leave of absence, that might not be sufficient to cover her tax bill for the year.

With high incomes, these surprised parents-to-be have an opportunity to save like Scrooge over the next few months and put aside a significant sum. But they must immediately draw up a post-baby budget to figure out exactly what they need monthly to pay the bills.

Contact Alison at griffiths.alison@gmail.com or alisongriffiths.ca

Don't trump or be trumped on the gifts



FUN AND FRUGAL
Lesley Scorgie
money@metronews.ca

Picture Christmas Day. Family, friends and loved ones have gathered to eat a fantastic meal and exchange gifts.

You draw names and get to open your presents first. As you unwrap each gift, you quickly realize that you've overspent on the presents you're about to give. Your brother-in-law goes next and opens your gift to him — a $200 Hugo Boss wallet. Meanwhile, his gift to you was a $20 pair of mitts. Your sister gives you the evil eye because your gift just trumped her gift to her husband. Now you're really uncomfortable.

We've all been in this position. Unclear gift expectations can lead to unpleasant and unintended emotional consequences over the holidays.

The holidays are not about gifts, but because it's customary to give presents, save yourself from this experience and set expectations in advance.

With your partner, discuss your total holiday budget for the season and how much each of you will contribute for family functions, dinners, gifts, baking, parties and entertainment. If it's hard to keep track of everything, draw up a simple spreadsheet, list your financial commitments and total it up.

Talk about your holiday budget limitations and expectations. For example, you may have set aside $500 and have to buy gifts for 10 people, meanwhile your honey may have $1,000 to spend on five people. It's also important to agree on how much to spend on each other. If you can't agree on a dollar value, consider putting money towards a joint gift like a kitchen appliance or a weekend spa vacation. Or, instead of gifts, you could make a donation to your favourite charity.

Next, call your extended family and agree on gift value limits, like $50 per person, or whether you want to draw names and only buy for one person. Do the same with co-workers and friends.

Don't be afraid to be frugal when holiday shopping. It's 100 per cent okay to use coupons and take advantage of deals to save money.

Don't suffer in silence, bro

Depression. Men should confide in each other to help ease pain

LINDA CLARKE
Metro World News in Boston

Fight depression with a chat. ISTOCK

When it comes to men's mental health, there's a fundamental difference between the sexes. Women tend, generally, to look to support from partners, or they seek support from a network of girlfriends or family. Failing that, they often seek professional counsellors.

But either way, they express emotions and talk through a problem. Men often don't want to talk about their feelings, and may even deny having problems, emotional or otherwise.

"Guys," says holistic life coach and counsellor Ken Ross, a certified professional coach who leads men's groups, "traditionally, we tend to be islands. When it comes to men confiding in men, it doesn't usually happen." This basic survival of the fittest wiring goes back to the cavemen. Appearing strong and problem-free meant other males were less likely to challenge or attack. It might have worked for our ancestors, but in today's complex social environment, bottling up or ignoring troubled emotions is like adding fuel to the fire.

"There's a lot of depression that's not acknowledged and not expressed," Ross says. "Men feel ashamed of it. There's a lot of stress derived from holding it in so much, and physical health suffers too."

Ross stresses that opening up to someone isn't the weak route, and that taking care of your mental health is paramount to a fulfilling life.

"It's old wiring that doesn't suit us in the 21st century," he says. "What is thought of as strength and what is weakness, we have it backward. Vulnerability is human and it takes courage to be open and the more open you are, the more fully alive you are."

Fork, spoon or both?

Delicious but messy to eat, so save it for the family table. ISTOCK

How to handle tricky French onion soup

What is the proper way to eat French onion soup? The cheese just seems to string on forever, so it's hard to eat like spaghetti and soup shouldn't need a fork to eat.

CHARLES THE BUTLER
askcharlesthebutler@metronews.ca
For more, visit charlesmacpherson.com

Firstly, French onion soup is not an item that should be served at a formal dinner because of the difficulty of eating it. This soup should be kept for the family dinner table. Now remember, for every rule, there is always a wrong and right way of breaking it when necessary.

I saw one successful way to serve French onion soup at formal restaurants in the '70s. A small pair of scissors would be served along with the soup so you could cut the strings of cheese.

Now, as fun as that is, it just isn't practical. I mean, who has 12 pairs of scissors standing by for dinner parties?

So back to the question. How do you eat French onion soup without making a mess? Well, all of that cheese and bread does make for a difficult battle. I have called numerous friends in the etiquette business and asked their advice. Thankfully, there seems to be consensus. I personally wrap the cheese around the soup spoon and then press it against the side of the bowl to "cut" the cheese. I then fill the soup spoon with liquid and bring it up to my mouth. Ideally, you should never use your fingers, but trust me, we all have! My last tip? Never order this with clients, it is truly an eat-at- home only menu item.

jiffy lube
"BE WISE WINTERIZE"
272 Albert Street 775-2600
317 Victoria Ave. E 352-7414
MONDAY TO WEDNESDAY 8AM - 6PM
THURSDAY TO FRIDAY 8AM - 7PM
SATURDAY 8AM - 5PM
✔ Warranty Approved ✔ No Appointment Necessary ✔ 20 Point Inspection
$10 OFF WINTER MAINTENANCE PACKAGE*
*Includes Wiper Blades. Not valid with any other offer. One coupon per visit. WARRANTY APPROVED. Coupon expires Dec. 30, 2012.
$10 OFF FULL SYNTHETIC OIL CHANGE
Not valid with any other offer. One coupon per visit. WARRANTY APPROVED. Coupon expires December 30, 2012.
$15 OFF •Tranny Flush •Coolant Flush •Differential •Transfer Case
Not valid with any other offer. One coupon per visit. WARRANTY APPROVED. Coupon expires December 30, 2012.

Knicks, Nets make up for lost time in Brooklyn

New York Knicks centre Tyson Chandler, left, knocks the ball from the hands of Nets guard Deron Williams at Barclays Center in Brooklyn on Monday. The Nets won 96-89 in overtime as the city rivals played the makeup game of their season opener that was postponed due to Superstorm Sandy.

KATHY WILLENS/THE ASSOCIATED PRESS

'New approach' ahead in lockout negotiations

NHL. League, players' union agree to allow mediators into stalled CBA negotiations

The NHL and NHL Players' Association are hoping some objective voices can help bring an end to their labour dispute.

With negotiations stalled on a new collective bargaining agreement, the sides have agreed to allow U.S. federal mediators into the process — something they tried without success on a couple of occasions prior to the cancellation of the 2004-05 season.

"While we have no particular level of expectation going into this process, we welcome a new approach in trying to reach a resolution of the ongoing labour dispute at the earliest possible date," deputy commissioner Bill Daly said Monday.

Added NHLPA executive director Donald Fehr: "We look forward to their involvement as we continue working to reach an equitable agreement for both the players and the owners."

The mediation will be non-binding, meaning the sides will not be forced to go along with suggestions or recommendations made by Scot L. Beckenbaugh and John Sweeney. Those mediators are scheduled to meet separately with the league and union on Wednesday.

Beckenbaugh was acting director of the Federal Mediation and Conciliation Service during the NHL's last lockout and sat in on sessions at that time. One of those occurred just three days before commissioner Gary Bettman cancelled the entire season in February 2005.

THE CANADIAN PRESS

Where they stand

- The NHL and NHLPA haven't met since last week, when the union tabled a proposal that Gary Bettman quickly labelled as one that left the sides "far apart."
- They've managed to reach some common ground on a 50-50 revenue split, but are divided on the amount of additional payments the league will make to help ease the transition.

CFL

Lewis positive after Stamps loss

A sombre group of Stampeders returned to Calgary on Monday, a day after a 35-22 loss to the host Toronto Argonauts in the 100th Grey Cup.

Despite the loss, veteran receiver Nik Lewis remained optimistic about a 2012 season that saw the Stampeders overcome a slow start and knock off the defending Grey Cup champions in the West Division final.

"I felt like we did a great job this season," said Lewis. "We just came up a little short, didn't play a really good game when we needed to." THE CANADIAN PRESS

CFL

Grey Cup ratings soar, but fall short of national record

Television ratings for the 100th Grey Cup game between the Toronto Argonauts and the Calgary Stampeders fell short of the modern national record set in 2009, according to overnight data from BBM Canada.

An average audience of 5.8 million viewers on TSN and RDS tuned in to see the Argonauts beat the Stampeders 35-22 at home.

The average of 5.5 million viewers on TSN is the largest English audience for the game since a new ratings measurement system caused sports TV ratings to skyrocket. But the overall average falls short of the 6.1 million total viewers who watched Montreal beat Saskatchewan shortly after the new system was introduced in 2009. The numbers for that game were buoyed by a larger audience on French-language RDS.

THE CANADIAN PRESS

Champion Argos about more than talent

The Argonauts celebrate in the locker-room after winning the 100th Grey Cup on Sunday at Rogers Centre. NATHAN DENETTE/THE CANADIAN PRESS

Ricky Ray saw it coming out of training camp. These Toronto Argonauts had a special bond.

They might not have been the biggest, fastest or most heralded. But they had each other's back.

Ray, who came over from the Edmonton Eskimos in a blockbuster off-season trade, credits GM Jim Barker and rookie head coach Scott Milanovich for choosing the right pieces in assembling what was to become a Grey Cup champion squad.

"Scott and the staff and Jim coming out of training camp didn't necessarily pick the best, most talented guys," said the veteran quarterback. "They picked guys that were going to be good teammates over some of those guys.

"That's where it's got to start, it's got to start with the locker-room and how everybody gets along and everybody playing for each other out there. I think that's been the biggest difference for us."

Quoted

"There are so many guys out there who can play and don't get their opportunities ... so it's a real blessing to be here, and to have that opportunity I was given."

Grey Cup MVP running back Chad Kackert

Barker says he and Milanovich both believe "it's not necessarily the 46 best players, but it's the best 46 players."

"That means the 46 that can work together the best," the GM said in an interview Monday. "It was about finding the right blend of players — of veterans and rookies."

Milanovich referred to that brotherhood in his pre-game speech before Sunday's 35-22 championship win over the Calgary Stampeders.

"Find strength in your teammates when things get tough," he said. THE CANADIAN PRESS

Horoscopes

♈ Aries
March 21 - April 20
Mars united with Pluto today means you are intensely ambitious. It also means you don't need other people. You can do it on your own. Identify your goal, and go out and get it. Who is going to stop you?

♉ Taurus
April 21 - May 21
You are a law unto yourself at the moment. You believe you can get away with anything. However, just because you are able to break the rules does not mean you have to. Is there another way?

♊ Gemini
May 22 - June 21
There is a danger that you will let slip information it might have been wiser to keep to yourself. However, once it is common knowledge, there is no point trying to deny it. Face up to the truth — and potential embarrassment.

♋ Cancer
June 22 - July 23
One-to-one relationships are under heavy stars at the moment, so be careful how you speak to partners and loved ones. Above all, don't let minor disputes become major feuds. Control your emotions, whatever the provocation.

♌ Leo
July 24 - Aug. 23
Your workload is likely to increase dramatically today and if your social life is busy too, you could suffer health-wise. Clearly, you need to cut back on what you do, if only in the short term. Give that party a miss.

♍ Virgo
Aug. 24 - Sept. 23
You seem to be a lot more assertive and ambitious of late and that's good. Others will be mightily impressed by what you manage to accomplish but don't do it just for the applause — do it because it matters.

♎ Libra
Sept. 24 - Oct. 23
Just because others get emotional about silly things, does not mean you have to do the same. If certain people get on your nerves, remove yourself from their presence — at least for a while.

♏ Scorpio
Oct. 2 04 - Nov. 22
You will be on the move more than usual today and with Mars, planet of action, linked to your ruler, Pluto, you will accomplish a great deal. Just don't expect others to keep up with your frenetic pace. You'll exhaust them.

♐ Sagittarius
Nov. 23 - Dec. 21
Not even a Sagittarius can have everything their way so accept that what is happening now, while not to your liking, is something you have to put up with. Can you turn it to your advantage financially? Yes.

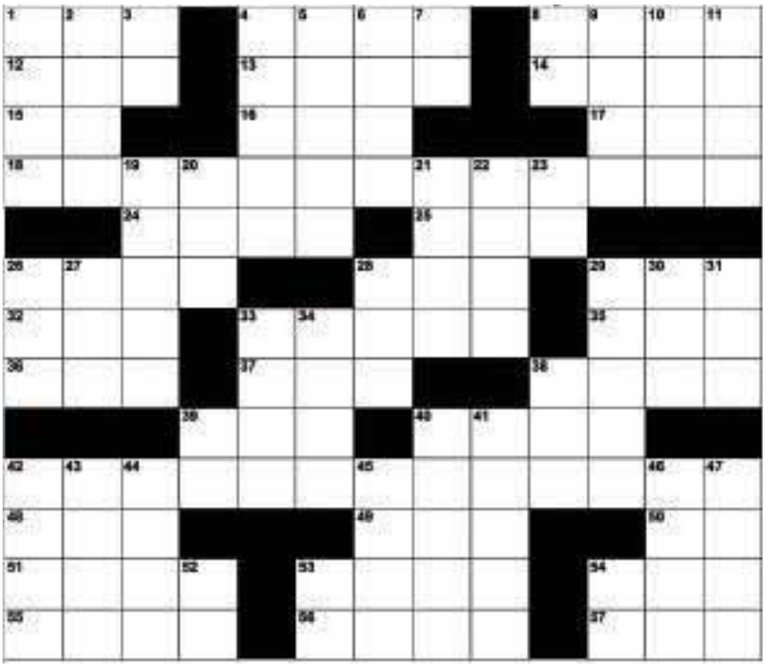
♑ Capricorn
Dec. 22 - Jan. 20
With both Mars and Pluto moving through your sign, you will be a winner now and for the remainder of the year. Focus your energy in a single direction and expect to be a huge success. What you expect, you will get.

♒ Aquarius
Jan. 21 - Feb. 19
Cosmic activity in the most sensitive area of your chart means you will be happier on your own today. You have lots to think about and you can't do that with everyone chattering around you.

♓ Pisces
Feb. 20 - March 20
Try not to be too aggressive in your opinions today. You are entitled to your viewpoint and you are entitled to express it, but the more you talk the less you will learn. No, you don't know it all. SALLY BROMPTON

Crossword

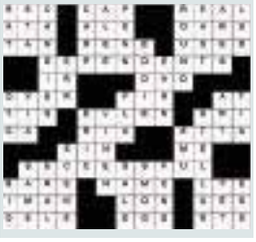
BY BETTY MARTIN



Across
1. Tennis serve
4. Wash
8. Land measure
12. Eggs
13. Greek God of Love
14. Someone who gets things done
15. Egg choice (abbr.)
16. Thing, in the courtroom
17. —: Crime Scene Investigation
18. Put off until tomorrow
24. Puts down
25. Dora the Explorer iguana
26. Cheryl or Alan
28. Building extension
29. Eggs partner
32. Onassis nickname
33. Large wooden box
35. Schnozz ending
36. Sault — Marie
37. Soak
38. Amazed
39. Canadian Automobile Association (abbr.)
40. East Indian dress
42. Escort
48. Poor grade
49. Form of address
50. Shoe width
51. The younger Guthrie
53. Clothes label seen often: —- in Canada
54. — and the City
55. Thaw
56. Mimicked
57. Pesticide

Down
1. Wind around
2. "Somewhere — the Rainbow"
3. University deg.
4. Small fruit
5. Sites
6. Throw the ball
7. Grades 9-12 (abbr.)
8. Commercial
9. Actress Imogene —
10. Take a break
11. A great lake
19. — but goodie
20. Rascal
21. Lean to one side
22. Survivor location, sometimes
23. Sha – Na
26. Nevada city — Vegas
27. Carney of The Honeymooners
28. Have a meal
29. Comedian Mandel
30. Lager
31. — Men
33. Study hard for a test
34. Gather
38. Upper appendage
39. Denver state
40. Mean
41. Hung out to dry
42. Sandler or Levine
43. Membrane
44. Prison room
45. Anon
46. Has to have
47. Send a phone message
52. Bible pt.
53. Mate for Pa
54. Neighbour of ND

Yesterday's Crossword



What's online

See today's answers at metronews.ca/answers.

Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

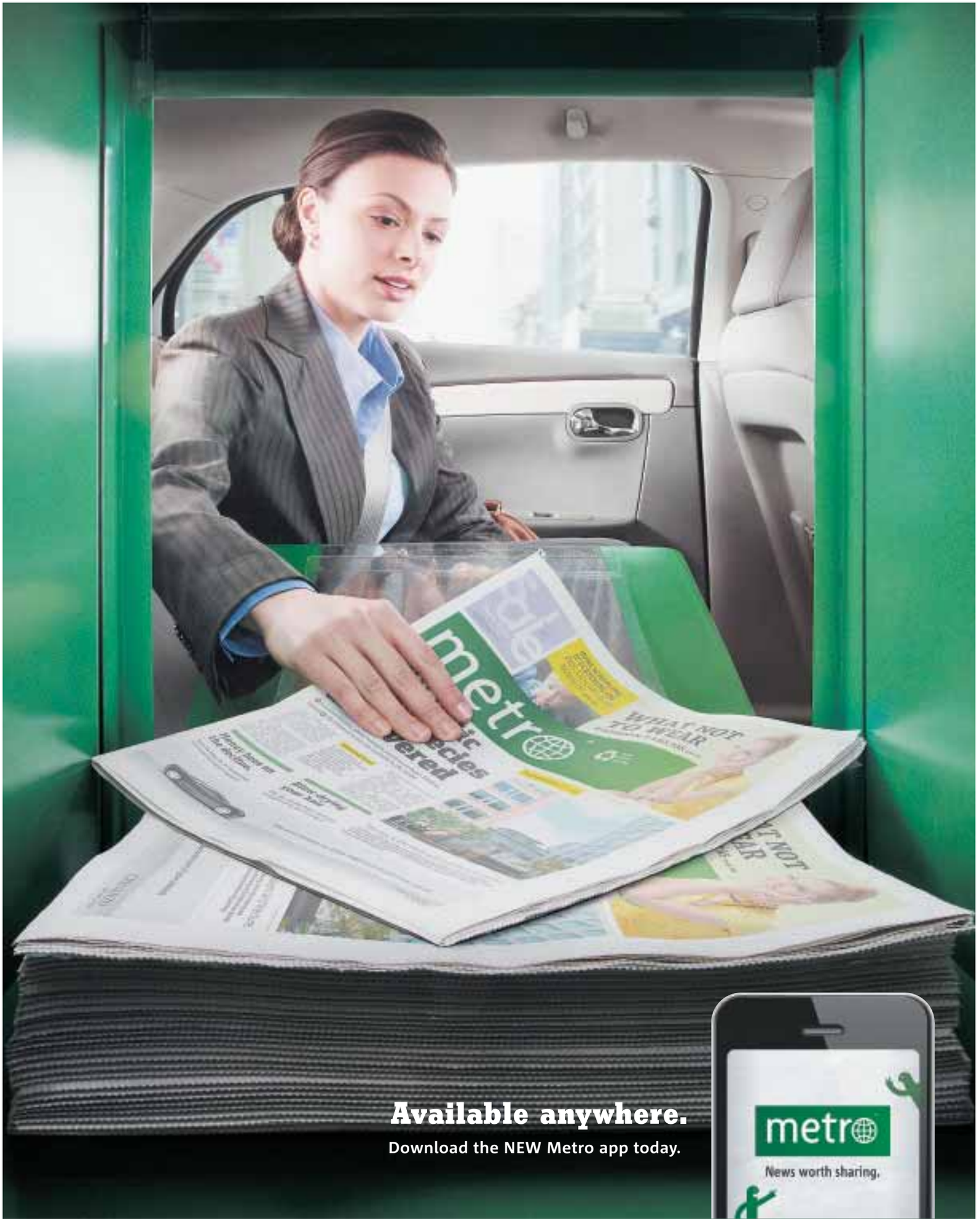
5				6				8
	6				3	7	1	
	3		7	4				
	1					6		
7		4				2		3
		9					4	
				3	9		2	
	5	8	4				3	
1				2				5

Yesterday's Sudoku

5	3	9	7	6	1	2	4	8
6	7	2	8	9	4	1	3	5
8	4	1	3	5	2	6	7	9
7	1	5	6	4	3	8	9	2
4	6	3	2	8	9	7	5	1
2	9	8	5	1	7	4	6	3
1	2	6	4	3	5	9	8	7
3	8	7	9	2	6	5	1	4
9	5	4	1	7	8	3	2	6

Sharability

easy — hard



Available anywhere.

Download the NEW Metro app today.